

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: ROSKOPP, GLADYS Y.

§ Case No. 09-71445

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on April 10, 2009. The undersigned trustee was appointed on June 17, 2009.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,714.07

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
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Payments to creditors	<u>0.00</u>
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Non-estate funds paid to 3rd Parties	<u>0.00</u>
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Payments to the debtor	<u>1,850.21</u>
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Leaving a balance on hand of ¹	<u>\$ 5,863.86</u>
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The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 09/02/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,336.39. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,336.39, for a total compensation of \$1,336.39. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$38.04, for total expenses of \$38.04.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/15/2009 By: /s/JOSEPH D. OLSEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-71445

Trustee: (330400) JOSEPH D. OLSEN

Case Name: ROSKOPP, GLADYS Y.

Filed (f) or Converted (c): 04/10/09 (f)

§341(a) Meeting Date: 05/20/09

Period Ending: 09/15/09

Claims Bar Date: 09/02/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Checking account with US Bank	0.00	0.00	DA	0.00	FA
2	CD with Associated Bank	2,049.79	0.00	DA	0.00	FA
3	Security deposit with landlord - No cash value.	0.00	0.00	DA	0.00	FA
4	Miscellaneous used household goods	100.00	0.00	DA	0.00	FA
5	Personal used clothing	200.00	0.00	DA	0.00	FA
6	Gerber Life Insurance	0.00	0.00	DA	0.00	FA
7	NGL Insurance Group Annuity	8,577.47	4,849.79		7,713.57	FA
8	1996 Chrysler LHS 150,000 miles Value based on N	1,425.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.50	Unknown
9	Assets Totals (Excluding unknown values)	\$12,352.26	\$4,849.79		\$7,714.07	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): September 30, 2009

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71445

Case Name: ROSKOPP, GLADYS Y.

Taxpayer ID #: 54-6852114

Period Ending: 09/15/09

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****54-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/14/09	{7}	Trustmark Insurance Company	Surrender of annuity	1129-000	7,713.57		7,713.57
07/28/09		To Account #*****5466	Transfer to pay Debtor's exemption on annuity	9999-000		1,850.21	5,863.36
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		5,863.51
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.24		5,863.75
09/15/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.11		5,863.86
09/15/09		To Account #*****5466	Under \$10,000 - preparation of F. Rpt.	9999-000		5,863.86	0.00

ACCOUNT TOTALS	7,714.07	7,714.07	\$0.00
Less: Bank Transfers	0.00	7,714.07	
Subtotal	7,714.07	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,714.07	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71445
Case Name: ROSKOPP, GLADYS Y.

Trustee: JOSEPH D. OLSEN (330400)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****54-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6852114
Period Ending: 09/15/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/28/09		From Account #*****5465	Transfer to pay Debtor's exemption on annuity	9999-000	1,850.21		1,850.21
07/28/09	101	Ms. Gladys Roskoff	Payment of Debtor's exemption re: Annuity	8100-002		1,850.21	0.00
09/15/09		From Account #*****5465	Under \$10,000 - preparation of F. Rpt.	9999-000	5,863.86		5,863.86

ACCOUNT TOTALS	7,714.07	1,850.21	\$5,863.86
Less: Bank Transfers	7,714.07	0.00	
Subtotal	0.00	1,850.21	
Less: Payments to Debtors		1,850.21	
NET Receipts / Disbursements	\$0.00	\$0.00	

Net Receipts :	7,714.07
Less Payments to Debtor :	1,850.21
Net Estate :	\$5,863.86

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****54-65	7,714.07	0.00	0.00
Checking # ***-****54-66	0.00	0.00	5,863.86
	\$7,714.07	\$0.00	\$5,863.86

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: September 2, 2009

Case Number: 09-71445

Page: 1

Date: September 15, 2009

Debtor Name: ROSKOPP, GLADYS Y.

Time: 10:35:52 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$1,336.39	\$0.00	1,336.39
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$38.04	\$0.00	38.04
1 610	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$262.43	\$0.00	262.43
2 610	Us Bank NA Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201	Unsecured		\$8,716.79	\$0.00	8,716.79
<< Totals >>				10,353.65	0.00	10,353.65

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-71445

Case Name: ROSKOPP, GLADYS Y.

Trustee Name: JOSEPH D. OLSEN

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JOSEPH D. OLSEN</u>	\$ <u>1,336.39</u>	\$ <u>38.04</u>
<i>Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i>	<u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,979.22 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 50.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Roundup Funding, LLC</u>	\$ <u>262.43</u>	\$ <u>131.21</u>
<u>2</u>	<u>Us Bank NA</u>	\$ <u>8,716.79</u>	\$ <u>4,358.22</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.